

AVCO FINANCIAL SERVICES OF TENNESSEE, INC.
4456 ELVIS PRESLEY BLVD.
MEMPHIS, TN 38116
(901) 332-9200

BOOK 662 PAGE 720

LOAN NO. 997608504
AMOUNT FINANCED \$20,521.59
FINANCE CHARGE \$12,767.04
ANNUAL PERCENTAGE RATE 15.01%

DEED OF TRUST

THIS DEED OF TRUST made and entered into this 24th day of SEPTEMBER 19 93 by and between
his _____, hereinafter called the Grantor, REAL ESTATE LOAN SERVICES OF TENNESSEE, INC.
_____, hereinafter called the Trustee; and AVCO FINANCIAL SERVICES OF TENNESSEE, INC.
having his principal office and post office address at 4456 ELVIS PRESLEY BLVD. MEMPHIS TN 38116
(Street) (City) (State)
hereinafter called the Beneficiary;

WHEREAS the Grantor is justly indebted to the Beneficiary in the full sum of thirty-three thousand two hundred eighty-eight dollars and
Dollars (\$ 33,288.63), evidenced by a Loan Agreement and/or promissory note; hereinafter referred to as "Note", dated
SEPTEMBER 24, 1993, herewith payable to the order of the Beneficiary, at its office or such other place as the holder may designate in
84 monthly installments of \$ 396.00 commencing on the 1st day of November 19 93, and like payments
on the same day of each successive month thereafter until paid in full, together with late charges, court costs, attorney fees and interest after maturity as and to the
extent as provided in said note, as well as prepayment penalties, if any, which may be assessed as follows: The penalty will be calculated on the unpaid principal
balance at the percentage indicated if prepaid during the first five years of the loan as follows: First year 5%; second year - 4%; third year - 3%; fourth year - 2%;
fifth year - 1%. There is no penalty for prepayment after five years.

WITNESSETH, Grantor to secure the payment of said indebtedness hereinabove specifically described, together with any other indebtedness that may
become due and owing under the terms of his instrument, does hereby grant, bargain, convey and sell unto the said Trustee, the following described land and
property, together with all hereditaments and appurtenances thereunto appertaining, lying, and being situated in the city or town of
SOUTHAVEN, County of DESOTO, Mississippi, and more particularly described as follows, to wit:

LOT 1931 SECTION H, OF SOUTHAVEN WEST SUBDIVISION, IN SECTION 22, TOWNSHIP 1 SOUTH, RANGE 8 WEST, APPEARING OF
RECORD IN PLAT BOOK 3, PAGE 35, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY,
MISSISSIPPI.

THIS BEING THE SAME PROPERTY CONVEYED TO ALICE FAYE BRIDGES, FROM COLEMAN A. BRIDGES, SR. DATED JULY 22, 1985, RECORDED
JULY 22, 1985, RECORDED JULY 31, 1985 IN THE CHANCERY CLERKS OFFICE OF DESOTO COUNTY, MISSISSIPPI, IN BOOK 179,
PAGE 533. SUBJECT TO TEMPORARY CONSTRUCTION EASEMENT BEING 10 FEET ALONG THE SOUTH
PROPERTY LINE OF THE ABOVE DESCRIBED PROPERTY, FILED IN BOOK 252, PAGE 211, IN THE
CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

PARCEL NO.: 1085-2208-01931

Attempted
CANCELLED BY AUTHORITY, RECORDED IN BOOK
1258 PAGE 83
THIS 23 DAY OF Oct, 2000
W. E. Davis
By M. Calhoun CHANCERY CLERK

ALICE L. BRIDGES ALSO KNOWN AS ALICE FAYE BRIDGES

STATE MS.-DESOTO
FILED
SEP 29 12 24 PM '93
BK 662 PG 720
W. E. DAVIS, CLERK
J. K. J. K.

DEED PREPARED BY JACQUIE CROUCH, 4456 ELVIS PRESLEY BLVD, MEMPHIS TN 38116

(901) 332-9200
CANCELLED BY AUTHORITY, RECORDED IN BOOK
1290 PAGE 12
THIS 15 DAY OF Feb, 2001
W. E. Davis
By M. Calhoun CHANCERY CLERK

also known as 8232 CAPROCK SOUTHAVEN, MS 38671

(Number and Street)

TOGETHER WITH all buildings and improvements now or hereafter erected thereon and all screens, awnings, shades, storm sash and blinds, and heating,
lighting, plumbing, gas, electric, ventilating, refrigerating and air-conditioning equipment used in connection therewith, all of which, for the purpose of this
Deed of Trust, shall be deemed fixtures and subject to the property above described, all of which is referred to hereinafter as the "premises," to the extent
permitted by law.

This conveyance, however, is in trust, and should Grantor pay the aforesaid note at maturities and otherwise perform all the terms and conditions thereof,
this conveyance shall be void; otherwise, and in the event that Grantor should fail to pay the said indebtedness, or any installment or part thereof at
maturities, or should otherwise fail to perform any of the terms and conditions of the said note, then said Trustee shall, upon demand of said Beneficiary, his
successors or assigns, whether or not all of said indebtedness shall have become due, sell, at public outcry, to the highest bidder for cash, within the legal
hours) and at the courthouse of the aforesaid county (or if there be two judicial districts in said county, then at the courthouse in the judicial district in which
said lands are situated) the aforesaid property, after having advertised said sale by publishing notice of the time, place and terms of such sale in some
newspaper having general circulation in said county and qualified to publish same, for three consecutive weeks preceding such sale, and by posting one notice
thereof for said time at said courthouse at which said property is to be sold; and out of the proceeds of such sale, the lawful costs and expenses of foreclosure
and sale, including the attorney's fees specified in the contract and/or note, and a reasonable and lawful Trustee's fee therefor shall be first paid, which amount
shall be in addition to the late charges, attorney's fees, court costs and other collection expenses provided in said contract and/or note, next, the amount
remaining owing under the aforesaid contract and/or note shall be paid to the Beneficiary herein; and lastly, any balance remaining shall be paid to Grantor.
Any such sale may be held on any secular day and the Beneficiary may purchase at any such sale.

Grantor agrees to keep said premises insured to the extent, of the lesser of the total of payment or fair market value of the property from loss by fire and
windstorm, and from such other casualties as may be required by said Beneficiary, its successors and assigns, for the benefit of the said Beneficiary and payable to it
in the event of loss, as its interest may appear, for application, at the option of said Beneficiary, to the repairing, reconditioning, reconstruction or replacement of
the aforesaid property or to any balance remaining outstanding on the aforesaid note, other said indebtedness, whether all thereof be then due or not; and that all
taxes and other charges maturing from time to time on said property shall be kept promptly paid. In event of loss Grantor will give immediate notice by mail to the
Beneficiary, who may make proof of loss if not made promptly by the Grantor, and each insurance company concerned is hereby authorized and directed to make
payment for such loss directly to the Beneficiary instead of to the Grantor and the Beneficiary jointly, and the insurance proceeds, or any part thereof, may be
applied by the Beneficiary at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged; In event
Grantor shall neglect or refuse to obtain said insurance or pay said taxes and other charges, then said Beneficiary may, at its option, but is not required to, obtain
such insurance and pay all such taxes and other charges, either or all; and all sums of money expended therefor are hereby secured by this Deed of Trust, and shall
be repayable with interest at the highest lawful contract rate from dates of such payments, upon demand of said Beneficiary, and may be retained by said
Beneficiary from the proceeds of any sale of said property herein, authorized.

Grantor covenants at all times to do all things necessary to defend the title to all of the said property, but the Beneficiary shall have the right, at any time,
to intervene in any suit affecting such title and to employ independent counsel in connection with any suit to which it may be a party by intervention or
otherwise, and upon demand Grantor agrees to pay the Beneficiary all reasonable expenses paid or incurred by it in respect of any such suit affecting title to
any such property, or affecting the Beneficiary's liens or rights hereunder, including reasonable fees to the Beneficiary's attorneys, if permitted by law, and
Grantor will indemnify and hold the Beneficiary harmless from and against any and all such costs, fees and expenses. In the event that the Deed of Trust is subordinate
to any other deed of trust or lien of any kind, Grantor covenants to pay when due any such encumbrance and, notwithstanding any right or option granted by any
prior deed of trust or lien or by any holder thereof, to permit the principal balance of such prior deed of trust or lien to increase, Grantor agrees not to permit the principal
balance of any prior deed of trust or lien to increase above the balance existing at the time of the making of this Deed of Trust until this Deed of Trust shall have been
paid in full. In the event of a default in the performance of any covenant or agreement in the prior deed of trust, or in the event of default in payment of any indebtedness
secured by any other prior lien when due, or in the event Grantor shall cause or permit the principal balance of any prior deed of trust or lien to increase above the
principal balance owing at the time of the making of this Deed of Trust, then Beneficiary may, at its option, declare the entire indebtedness secured by this Deed of
Trust immediately due, and payable, or the Beneficiary may perform any such defaulted covenant or agreement to such extent as the Beneficiary may determine or
pay any part of the indebtedness which is in default, with resultant right of subrogation, and the Beneficiary shall have a lien for the same with interest at the highest
lawful contract rate from date until paid, and the Trustee shall have all of the powers of sale or otherwise, in reference to said payments as for default in the payments
of the original indebtedness secured by this Deed of Trust.

This Deed of Trust may be assigned by the Beneficiary and when so assigned the assignee shall have all of the rights and privileges given to the Beneficiary
by the terms thereof. The term "Grantor" as used herein shall include the agents, heirs, assigns and administrator or executor of each Grantor. In this Deed of
Trust, whenever the context so requires, the masculine gender includes the feminine and/or neuter, and the singular includes the plural.

RTDM-3894

The said Beneficiary, its successors, assigns, or legal representatives, or any owner of the above mentioned note, or either of them, are hereby authorized to joint, in writing, successive or substitute trustees in the place of the Trustee hereinabove named, or the successor or successors of such Trustee, if from any one of them, or from any of the above named Trustee, or the successor or successors of such Trustee, shall not be present, able and willing to execute the trust granted hereunder or act in the premises, or if said Beneficiary, its successors, assigns or legal representatives, or any owner of the aforesaid contract and/or note, or either of them, shall for any reason desire so to do. If there be more than one trustee, either or both Trustees may execute the powers conveyed to the trustee under the trust deed.

Witness the signature of the undersigned on the day, month and year first above set forth.

Subscribing Witnesses:

Swearing Witnesses:
Tori a Beach

Alice L. Bridges Alice Faye Bridges
Signature of Grantor
ALICE L. BRIDGES AKA ALICE FAYE BRIDGES

Signature of Grantor

GRANTORS ACKNOWLEDGMENT

STATE OF TENNESSEE

COUNTY OF SHELBY

This day personally appeared before me, the undersigned authority in and for the above styled jurisdiction, _____
ALICE L. BRIDGES AKA ALICE FAYE BRIDGES and _____ his
who acknowledged that (he) (she) (they) signed and delivered the above and foregoing instrument on the day and year therein expressed as
(her) (their) free and voluntary act and deed.

SEPTEMBER 1993

Given under my hand and official seal, this the 24th day of SEPTEMBER, A.D., 1993

{SEAL}

My Commission Expires December 29 1996

Notary Public

WITNESS ACKNOWLEDGMENT

STATE OF TENNESSEE

COUNTY OF SHELBY.

This day personally appeared before me, the undersigned authority in and for the above styled jurisdiction, _____

_____, one of the subscribing witnesses to the foregoing instrument, who, being by me first duly sworn, upon his oath deposeth and saith that he saw the within named _____

and _____, his _____, whose name (is) (are) subscribed thereto, sign and deliver the same to _____, that he, this affiant, subscribed his name thereto as a witness in the presence of the said

_____ and _____, his _____, and _____
the other subscribing witness; that he saw _____, the other subscribing witness, subscribe

his name as witness thereto in the presence of the said _____ and _____, _____
and that the subscribing witness subscribed their names to said instrument in the presence of each other on the day and year therein named.

Sworn to and subscribed before me, this the _____ day of _____, A.D., 19 _____.

(SEAL)

Notary Public

11⁵⁰ pd Rom

DEED OF TRUST

01

Twisted

THE STATE OF MISSISSIPPI

County

I, _____, Clerk of the Chancery Court of _____ County, do hereby certify that the within named _____ Deed of Trust was filed for record in my office _____ 19____ on the day of _____.

at _____ o'clock _____ M., and the same
together with the certificate and acknowledgment,
is now duly recorded in Book _____ Page _____
of the Records of Trust Deeds
in my office.

Given under my hand and official seal, this
 _____ day of _____, 19____
 _____ Clerk
 BY _____, D.C.